hired labour; 20-25 per cent (in Leningrad only 14-5) were artisans assisted by their families; 7 per cent employed also hired labour; and 15 per cent were workmen (assistants or apprentices). In many branches, *e.g.* in the shoe industry, tailoring, and fur industry, the Jewish artisans have formed themselves into co-operative associations. As such they enjoy reductions of taxation and are favoured with regard to the supply of raw materials; moreover they receive contracts from the consumers' associations which are under State control. These co-operatives are not merely loose associations of artisans, each of whom works on his own account, but have in many cases developed a high degree of division of labour, apportioning to each worker a certain percentage of the proceeds. But in spite of the privileged position of co-operatives, considerable numbers of artisans continue to work on their own account, as it is not always possible to form associations, *e.g.* in small places where one single artisan supplies all that is needed in his branch. Moreover, in most cases, the co-operatives claim from their members an investment in money or machinery, which not all artisans are in a position to supply.

A new development is noticeable in that the co-operatives of artisans, to an increasing extent, no longer buy the raw

materials or sell their products, but leave these transactions to a local credit institute, which in turn advances to them the best part of their capital. This protects the co-operative against commercial risks as the credit institute makes long-term agreements with them at fixed prices, but, at the same time, it deprives them to a large extent of their independence, and reduces them to the position of a group of piece-workers.

Owing to this development the Jewish credit institutes have become an important factor in the life of the Jewish artisans. Most of them have been founded with the help of the LC.A. or of the American Joint Distribution Committee, but have after that developed independently and received loans from the Government banks.